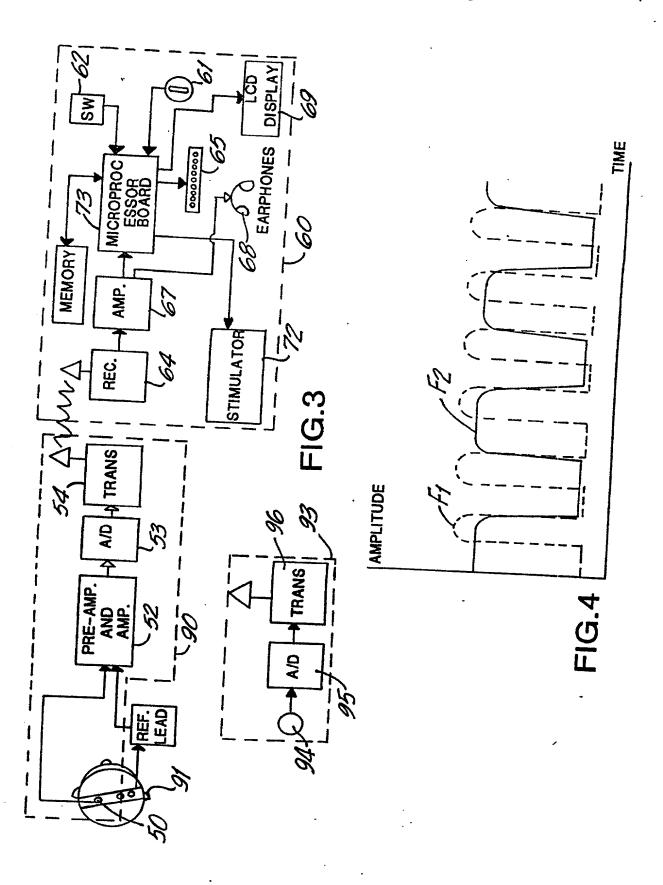
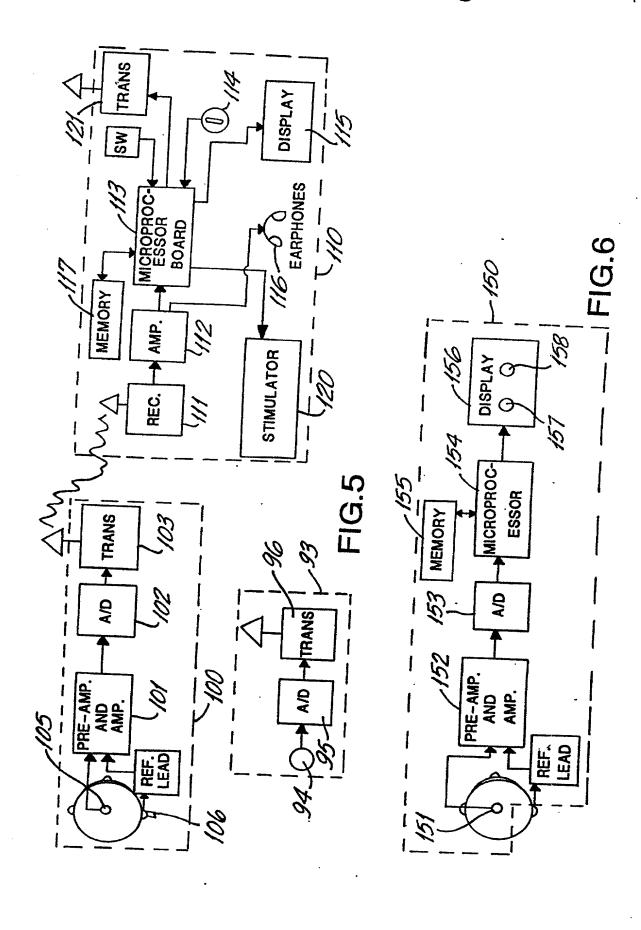
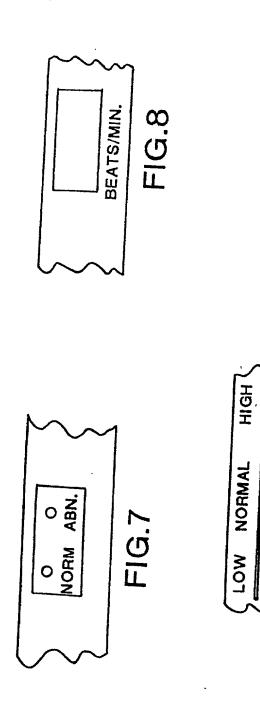


FIG.2

3.5%







PRESENT VALUE TEST#